

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

ERNIE T WILLIAMS

Debtor(s)

Case No. 08-21756

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/19/2008.
- 2) The plan was confirmed on 12/08/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/14/2011, 03/14/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/03/2011.
- 5) The case was completed on 06/25/2013.
- 6) Number of months from filing to last payment: 58.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$840.00.
- 10) Amount of unsecured claims discharged without payment: \$122,167.52.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$19,978.00
Less amount refunded to debtor	\$524.19

**NET RECEIPTS: \$19,453.81**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,096.85
Other	\$6.33

**TOTAL EXPENSES OF ADMINISTRATION: \$4,103.18**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFFIRMATIVE INSURANCE	Unsecured	70.00	NA	NA	0.00	0.00
AIRTOUCH CELLULAR	Unsecured	95.00	NA	NA	0.00	0.00
AMERITECH	Unsecured	310.00	NA	NA	0.00	0.00
ASPIRE VISA	Unsecured	610.00	NA	NA	0.00	0.00
AT&T	Unsecured	200.00	NA	NA	0.00	0.00
BANK ONE	Unsecured	100.00	NA	NA	0.00	0.00
BEST BUY	Unsecured	185.00	NA	NA	0.00	0.00
CHARTER ONE	Unsecured	1,225.00	NA	NA	0.00	0.00
CHILDRENS HOSPITAL OF WISC	Unsecured	450.00	NA	NA	0.00	0.00
CITIBANK STUDENT LOANS	Unsecured	5,845.00	NA	NA	0.00	0.00
CITY OF CHICAGO PARKING BUREAU	Unsecured	560.00	660.00	660.00	52.80	0.00
COLUMBIA ST MARYS PHYSICIANS	Unsecured	250.00	NA	NA	0.00	0.00
COOK COUNTY TREASURER	Unsecured	189.25	NA	NA	0.00	0.00
COUNTY LINE DENTAL	Unsecured	110.00	109.40	109.40	8.75	0.00
DELTA DENTAL	Unsecured	354.00	NA	NA	0.00	0.00
DIRECTV	Unsecured	185.00	NA	NA	0.00	0.00
EARTHLINK	Unsecured	60.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	945.00	263.50	263.50	21.08	0.00
EDUCATORS CREDIT UNION	Unsecured	6,019.66	5,969.44	5,969.44	477.56	0.00
GRAMBLING STATE UNIVERSITY	Unsecured	465.00	NA	NA	0.00	0.00
ILLINOIS DEPARTMENT OF EMPLOY	Unsecured	3,900.00	NA	NA	0.00	0.00
ILLINOIS STATE UNIVERSITY	Unsecured	50.00	47.50	47.50	3.80	0.00
ILLINOIS TOLLWAY	Unsecured	1,050.00	NA	NA	0.00	0.00
ISAC	Unsecured	NA	45,420.21	45,420.21	3,633.62	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	3,000.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Secured	7,000.00	7,000.00	7,000.00	7,000.00	833.04
LASALLE BANK FSB	Unsecured	90.00	NA	NA	0.00	0.00
MARSHALLS	Unsecured	85.00	NA	NA	0.00	0.00
MCSI/RMI	Unsecured	200.00	100.00	100.00	8.00	0.00
ONE IRON VENTURES	Unsecured	700.00	NA	NA	0.00	0.00
PREMIER BANK CARD	Unsecured	480.00	548.73	548.73	43.90	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ROBERT J ADAMS & ASSOC	Priority	2,306.00	NA	NA	0.00	0.00
SAFEWAY INC	Unsecured	50.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	NA	40,073.68	40,073.68	3,205.89	0.00
SPEEDWAY/SUPERAMERICA	Unsecured	300.00	408.10	408.10	32.65	0.00
SPRINT PCS	Unsecured	600.00	NA	NA	0.00	0.00
TIDEWATER MOTOR CREDIT	Unsecured	10,447.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	310.00	369.30	369.30	29.54	0.00
USAA FEDERAL SAVINGS BANK	Unsecured	5,200.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$7,000.00	\$7,000.00	\$833.04
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$7,000.00</b>	<b>\$7,000.00</b>	<b>\$833.04</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$93,969.86</b>	<b>\$7,517.59</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,103.18</u>
Disbursements to Creditors	<u>\$15,350.63</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$19,453.81</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/05/2013

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.